



## AMENDMENTS TO THE CLAIMS

1 (Currently Amended) A system for managing relationships between a first party and  
2 a second party comprising:  
3 at least one processor;  
4 memory coupled to said at least one processor;  
5 said memory comprising a plurality of modules configured to manage distributor  
6 information;  
7 said plurality of modules comprising a selling agreements module configured to generate a  
8 selling agreement;  
9 said plurality of modules comprising a commission module configured to determine  
10 commission amounts associated with a sales transaction based on said selling  
11 agreement;  
12 said plurality of modules comprising a licensing module configured to determine if a party  
13 associated with said sales transaction has a valid license;  
14 said plurality of modules comprising a payment module for distributing payment associated  
15 with said sales transaction to said party.

1 2. (Original) The system of claim 2 wherein said licensing module is further  
2 configured to determine if a party associated with said sales transaction comprises a valid  
3 appointment.

1 3. (Original) The system of claim 1 wherein said plurality of modules further  
2 comprises a distributor administration module configured to manage information associated with a  
3 plurality of distributors.

1 4. (Original) The system of claim 1 wherein said selling agreement comprises  
2 compensation components.

1 5. (Original) The system of claim 4 wherein said selling agreement comprises  
2 document components.

1           6.     (Original)     The system of claim 5 wherein said selling agreements module  
2 configured to generate said selling agreement utilizes a configuration engine to determine which of  
3 said compensation components and said document components to include.

1           7.     (Original)     The method of claim 6 wherein said commission module accesses a  
2 commission engine to determine said commission amounts.

1           8.     (Original)     The system of claim 1 wherein said selling agreement comprises a  
2 binding contract between an institution having at least one product and a distributor.

1           9.     (Original)     The system of claim 8 wherein said institution comprises financial  
2 institution.

1           10.    (Original)     The system of claim 8 wherein said product comprise financial  
2 product.

1           11.    (Original)     The system of claim 10 wherein said financial product comprises life  
2 insurance.

1           12.    (Original)     A system for managing relationships between a first party and a  
2 second party comprising:  
3               a database source comprising a plurality of data objects representative of at least one  
4               distributing party, at least one selling agreement and at least one license or  
5               appointment associated with said at least one distributing party;  
6               a distributor management engine configured to obtain at least one of said plurality of data  
7               objects from said database source and determine whether said at least one  
8               distributing party conforms with said at least one selling agreement and said at least  
9               one license or appointment is valid.

1           13.    (Original)     The system of claim 12 further comprising:  
2               a backbone coupled to said distributor management engine, said backbone configured to  
3               transport said at least one of said plurality of data objects.

1        14.    (Original)    The system of claim 12 further comprising:  
2        an interface for obtaining a plurality of business rules defining relationships between an  
3        institution and said at least one distributing party.

1        15.    (Original)    The system of claim 13 further comprising:  
2        a commission engine configured to utilize said backbone to fetch said at least one selling  
3        agreement from said database source.

1        16.    (Original)    The system of claim 15 wherein said commission engine generates  
2        commission schemes utilized to model a set of selling agreement objects.

1        17.    (Original)    The system of claim 16 wherein said distributor management engine  
2        generates payments based on said selling agreement objects.

1        18.    (Original)    The system of claim 12 further comprising:  
2        a workflow process engine configured to process workflow events.

1        19.    (Original)    The system of claim 18 wherein said workflow process events are  
2        determined by business rules defined by a user.

1        20.    (Original)    The system of claim 19 further comprising:  
2        a commerce configuration engine configured to provide a configuration engine access to  
3        said business rules.

1        21.    (Original)    The system of claim 12 further comprising:  
2        a report engine configured to generate a plurality of reports associated with said at least one  
3        distributing party.

1        22.    (Original)    The system of claim 21 wherein said report engine utilizes report  
2        templates to generate said plurality of reports.

1        23.    (Original)    The system of claim 12 further comprising:  
2        a distributor administration module for managing said plurality of data objects.

1        24.    (Original)    The system of claim 12 further comprising:  
2        a licensing and appointment module configured to enable an institution to manage said at  
3        least one license or appointments data object for at least one said distributor.

1        25.    (Original)    The system of claim 24 wherein said licensing and appointment  
2        module is configured to validate license or appointment compliance with a set of industry  
3        regulations by evaluating said at least one license or appointment data object.

1        26.    (Original)    The system of claim 12 further comprising:  
2        a selling agreements module configured to enable said institution to define and create a  
3        business contract with said at least one distributing party.

1        27.    (Original)    The system of claim 26 wherein said selling agreements module  
2        manages a set of business rules governing how contract components are combined into said at least  
3        one selling agreement associated with each of said at least one  
4        distributing party.

1        28.    (Original)    The system of claim 27 further comprising:  
2        a debt management module configured to enable said institution to manage distributor  
3        advances and repayments.

1        29.    (Original)    The system of claim 28 wherein said debt management module is  
2        utilized to define and manage a set of payment rules defining parameters for paying said at least  
3        one distributing party.

1        30.    (Original)    The system of claim 12 further comprising:  
2        a net pay module enabling said institution to track and calculate payments to distributors.

1        31.    (Original)    The system of claim 12 wherein said institution comprises a financial  
2        services institution.

1        32.    (Original)    A system for managing relationships between a first party and a  
2        second party comprising:

3 an interface for obtaining a plurality of business rules defining relationships between an  
4 institution and at least one distributor;  
5 a database source comprising a plurality of data objects representative of said at least one  
6 distributor, at least one selling agreement and at least one license or appointment  
7 associated with said at least one distributor;  
8 a commission engine configured to determine a commission amount associated with said at  
9 least one distributor by evaluating said at least one selling agreement data object;  
10 a backbone coupled to said distributor management engine, said backbone configured to  
11 transport said at least one of said plurality of data objects to a plurality of modules;  
12 said plurality of modules comprising, a distributor administration module for managing said  
13 plurality of data objects;  
14 said plurality of modules comprising, a licensing and appointment module configured to  
15 determine if said at least one license or appointment data object associated with said  
16 at least one distributor is in compliance with a set of industry regulations;  
17 said plurality of modules comprising, a selling agreements module configured to enable  
18 said institution to define and create a selling agreement with said at least one  
19 distributor;  
20 said plurality of modules comprising, a payment module configured to distribute said  
21 commission amount to said at least one distributor.

1 33. (Original) The system of claim 32 wherein said commission engine utilizes said  
2 backbone to fetch said at least one selling agreement from said database source.

1 34. (Original) The system of claim 32 further comprising:  
2 a workflow process engine configured to process workflow events, said workflow process  
3 events determined by said business rules.

1 35. (Original) The system of claim 32 further comprising:  
2 a commerce configuration engine configured to provide access to said business rules.

1 36. (Original) The system of claim 32 further comprising:  
2 a report engine configured to generate a plurality of reports associated with said at least one  
3 distributor.

1           37.    (Original)    The system of claim 36 wherein said report engine utilizes report  
2 templates to generate said plurality of reports.

1           38.    (Original)    The system of claim 32 wherein said selling agreement comprises a  
2 contract between said institution and said at least one distributor.

1           39.    (Original)    The system of claim 38 wherein said selling agreements module  
2 manages a set of business rules governing how contract components are combined into said at least  
3 one selling agreement associated with each of said at least one distributors.

1           40.    (Original)    The system of claim 32 further comprising:  
2 a debt management module configured to enable said institution to manage distributor  
3 advances and repayments.

1           41.    (Original)    The system of claim 28 wherein said debt management module is  
2 utilized to define and manage a set of payment rules defining parameters for paying said at least  
3 one distributor.

1           42.    (Original)    The system of claim 12 wherein said institution comprises a financial  
2 services institution.

1           43.    (Withdrawn) A method for using a data processing system for managing  
2 relationships between a first party and a second party comprising:  
3       generating a selling agreement using resources of the data processing system to define a  
4       relationship between a first party and a second party;  
5       determining a commission amount associated with a sales transaction based on said selling  
6       agreement using resources of the data processing system;  
7       determining if said second party associated with said sales transaction has a valid license  
8       using resources of the data processing system;  
9       distributing said commission amount to individuals associated with said sales transaction  
10       using resources of the data processing system.

- 1           44.     (Withdrawn) The method of claim 43 further comprising:  
2           determining if said second party associated with said sales transaction comprises a valid  
3           appointment.
- 1           45.     (Withdrawn) The method of claim 43 wherein said selling agreement comprises  
2           compensation components.
- 1           46.     (Withdrawn) The method of claim 45 wherein said selling agreement comprises  
2           document components.
- 1           47.     (Withdrawn) The method of claim 43 wherein said generating said selling  
2           agreement further comprises:  
3           obtain rules associated with said selling agreement;  
4           determining which of said compensation components and said document components to  
5           include in said selling agreement based on said rules.
- 1           48.     (Withdrawn) The method of claim 43 further comprising:  
2           accessing a commission model to determine said commission amounts.
- 1           49.     (Withdrawn) The method of claim 43 wherein said first party comprises an  
2           institution having at least one product to be sold by a second party.
- 1           50.     (Withdrawn) The method of claim 49 wherein said second party comprises a  
2           distributor.
- 1           51.     (Withdrawn) The method of claim 49 wherein said institution comprises a  
2           financial institution.
- 1           52.     (Withdrawn) The method of claim 51 wherein said at least one product comprise  
2           financial product.
- 1           53.     (Withdrawn) The method of claim 52 wherein said financial product comprises life  
2           insurance.

1        54.    (Withdrawn) A computer program product comprising:  
2        a computer usable medium comprising computer readable code for managing relationships  
3                between a first party and a second party comprising, said computer readable  
4                program code configured to:  
5        generate a selling agreement defining a relationship between a first party and a second  
6                party;  
7        determine a commission amount associated with a sales transaction based on said selling  
8                agreement;  
9        determine if said second party associated with said sales transaction has a valid license;  
10       distribute said commission amount to individuals associated with said sales transaction.

1        55.    (Withdrawn) The computer program product of claim 54 further comprising  
2        computer readable program code configured to determine if said second party associated with said  
3        sales transaction comprises a valid appointment.

1        56.    (Withdrawn) The computer program product of claim 54 wherein said selling  
2        agreement comprises compensation components.

1        57.    (Withdrawn) The computer program product of claim 56 wherein said selling  
2        agreement comprises document components.

1        58.    (Withdrawn) The computer program product of claim 54 wherein said computer  
2        readable program code configured to generate said selling agreement further comprises computer  
3        readable code configured to:  
4                obtain rules associated with said selling agreement;  
5                determining which of said compensation components and said document components to  
6                include in said selling agreement based on said rules.

1        59.    (Withdrawn) The computer program product of claim 54 further comprising  
2        computer readable program code configured to access a commission model to determine said  
3        commission amounts.



1           60.    (Withdrawn) The computer program product of claim 54 wherein said first party  
2 comprises an institution having at least one product to be sold by a second party.

1           61.    (Withdrawn) The computer program product of claim 60 wherein said second  
2 party comprises a distributor.

1           62.    (Withdrawn) The computer program product of claim 60 wherein said institution  
2 comprises a financial institution.

1           63.    (Withdrawn) The computer program product of claim 60 wherein said at least one  
2 product comprises a financial product.

1           64.    (Withdrawn) The computer program product of claim 63 wherein said financial  
2 product comprises life insurance.